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IN THE CLAIMS

AUG 11 2008

1-34. (canceled)

35. (withdrawn) A method of operating an Automated Teller Machine, ATM, comprising:

- a) receiving a transaction request from a portable device carried by a customer;
- b) receiving an authorization message which was, at the time of the transaction request,
 - i) received by the portable device from a remote party; and
 - ii) relayed to the ATM by the portable device; and
- c) examining the authorization message for validity and, if validity is found, executing a transaction, without additional authorization from another party.

36-42. (canceled)

43. (withdrawn) An Automated Teller Machine, ATM, comprising:

- a) means for receiving a transaction request from a portable device carried by a customer;
- b) means for receiving an authorization message which was
 - i) received from the portable device, and
 - ii) received by the portable device at the time of said request; and
- c) means for examining the authorization message for validity and, if validity is found, executing a transaction, without additional authorization from another

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party.

44. (previously presented) A method of operating an automated teller machine (ATM), the method comprising:

receiving from a portable device carried by an ATM customer a request to conduct an ATM transaction at the ATM;

receiving from the portable device carried by the ATM customer a transaction authorization message which is associated with the requested ATM transaction and which the ATM customer has obtained from an authorization center of a financial institution before making the requested ATM transaction at the ATM;

examining the transaction authorization message which has been received from the portable device carried by the ATM customer to determine if the transaction authorization message is valid; and

executing the requested ATM transaction without obtaining any additional transaction authorization message from an authorization center of a financial institution when the transaction authorization message received from the portable device carried by the ATM customer is determined to be valid.

45. (previously presented) A method according to claim 44, further comprising:

receiving from the portable device carried by the ATM customer a unique transaction program identifier which is associated with the requested ATM transaction.

46. (previously presented) A method according to claim 45, wherein examining the transaction authorization message includes:

comparing a unique transaction program identifier contained in the

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transaction authorization message with the unique transaction program identifier received from the portable device carried by the ATM customer;

determining that the transaction authorization message is valid when the unique transaction program identifiers match; and

determining that the transaction authorization message is invalid when the unique transaction program identifiers are unmatched.

47. (previously presented) A method of operating an automated teller machine (ATM), the method comprising:

receiving from a portable device carried by an ATM customer a request to conduct an ATM transaction at the ATM;

receiving from the portable device carried by the ATM customer a transaction authorization message which is associated with the requested ATM transaction and which the ATM customer has obtained from an authorization center of a financial institution before making the requested ATM transaction at the ATM;

examining the transaction authorization message which has been received from the portable device carried by the ATM customer to determine if a unique transaction program identifier contained in the transaction authorization message has been modified; and

executing the requested ATM transaction without obtaining any additional transaction authorization message from an authorization center of a financial institution only when a determination is made that the unique transaction program identifier contained in the transaction authorization message has not been modified.

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ELECTION/RESTRICTIONS

Applicant hereby elects Invention II, claims 44-47 for further prosecution on the merits.